

EXHIBIT 2

ADDENDUM TO AGREEMENT

THIS ADDENDUM TO THE INITIAL AGREEMENT between the parties dated November 1, 2013 and executed on November 14, 2013, ("Initial Agreement"), is hereinafter called "Addendum", and is dated as of the 1st day of August, 2014 ("Effective Date"), by and between the same parties involved in the Initial Agreement; specifically TRUSTIVO with offices located at 245 First Street Riverview II, 18th Floor Cambridge, Massachusetts 02142 and Integrated Behavioral Health Corporation ("IBH") with offices located at 3070 Bristol St #350, Costa Mesa, CA 92626.

WHEREAS, TRUSTIVO LLC is engaged in the business of providing Employee Financial Wellness services;

WHEREAS, Integrated Behavioral Health Corporation ("IBH") is engaged in the business of providing a full-range of behavioral health, psychiatric disability, EAP and Work Life services;

WHEREAS, IBH desires to offer to its existing and future EAP members a TRUSTIVO telephonic service (the "Service"), for the purposes of providing individuals and their families with access to a full range of personalized financial counseling;

NOW, THEREFORE, in consideration of the mutual promises, covenants, and agreements made and contained herein and in the Initial Agreement, and intending to be legally bound hereby, the Parties hereto agree as follows:

1. **START DATE AND VOLUMES** The Service "Start Date" shall be August 1, 2014. It is expected that the volumes of IBH EAP member calls in need of the Service shall range on a monthly basis: approximately between 100 to 150 EAP members.
2. **DUTIES OF TRUSTIVO** In addition to its other duties per the Initial Agreement, TRUSTIVO shall perform the duties set forth in this Paragraph.
 - (A) **Scope of Service**. TRUSTIVO will provide IBH EAP members with a range of personalized financial counseling services including budget, credit and debt counseling. The Service is further described in Appendix herein attached.
 - (B) **Availability of Service**. TRUSTIVO will provide telephonically the Service 24 hours per day, seven days per week.
 - (C) **Bilingual Service**. TRUSTIVO will provide, telephonically the Service in two languages, English AND Spanish as follows:

- a. For EAP Member Financial Counseling Services in English: 877.920.9723;
- b. For EAP Member Financial Counseling Services in Spanish: 877.928.9723.

- (D) Warm Transfer Process. TRUSTIVO will ensure that the IBH EAP members will be transferred to appropriate TRUSTIVO financial counselors either immediately, or as requested by the member, at a later more convenient time.
 - (E) NO Service Limitation. There will be NO arbitrary time limits on the counseling service provided to the IBH members; such as a 30 day period.
 - (F) Training. TRUSTIVO hereby agrees that it will train any IBH EAP associates as determined by the IBH EAP management team.
 - (G) Reporting. TRUSTIVO will provide monthly Service usage reporting to IBH as directed by IBH management: including employer level reporting and individual member usage reporting by function.
 - (H) Billing. TRUSTIVO will provide IBH monthly invoices at the end of each month starting with the Effective Date. The cost per IBH EAP member call which will be invoiced by TRUSTIVO to IBH will be at a rate of \$20 per call.
 - (I) Ongoing Monitoring. In performing its duties TRUSTIVO will work with IBH to monitor operational performance levels for the Service.
3. DUTIES OF IBH In addition to its other duties per the Initial Agreement, IBH shall perform the duties set forth in this Paragraph.
- (A) Service Launch. IBH will launch the TRUSTIVO financial counseling service on August 1, 2014.
 - (B) Cost and Fee. IBH hereby agrees to pay and compensate TRUSTIVO at a rate of \$20 per member referral.
 - (C) Payment. IBH hereby agrees to pay TRUSTIVO within ten business days from receipt of monthly invoice. Payment will be made to TRUSTIVO electronically to a corporate bank account to be provided.
 - (D) Ongoing Monitoring. IBH shall assign a resource who will work with TRUSTIVO to resolve any service or operational issues arising out of the Service. Any material issues will be documented in writing and forwarded to contact as defined below.

4. **CONTACTS**

Both parties agree to name a primary contact person for the Service responsible for addressing issues as they may arise. Primary contacts are as follows:

For IBH the primary contact person will be:

Mr. David Kushner
Assistant Vice President, EAP and Work Life Services
Tel: (714) 442-4156

For TRUSTIVO the primary contact person will be:

Mr. Duncan Mackay
Chief Operating Officer
Tel: (617) 444-8426

5. **OTHER TERMS & PROVISIONS**

The Parties agree that all other legal and contractual sections, provisions and terms of the Initial Agreement dated November 1, 2013 and executed on November 14, 2013 shall be merged and integrated into this Addendum and thereby shall become in full force as of the Effective Date.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the Effective Date.

INTEGRATED BEHAVIORAL HEALTH

By:  _____

Name: Edward M. Bosanac Dr. P.H. _____

Title: Office of the President _____

Date: July 24, 2014

TRUSTIVO LLC

By: Rad H. Pasovschi rad.h.pasovschi@trustivo.com

Name: Rad H. Pasovschi

Title: Chairman and CEO

Date: July 24, 2014

APPENDIX

TRUSTIVO FINANCIAL COUNSELING SERVICES

<u>SERVICE</u>	<u>DESCRIPTION</u>
Budget and Debt Counseling	Need financial guidance, but not sure where to start? A Budget and Debt Counseling Session will help you gain a better understanding of your financial situation, while also learning the best options for managing your finances and paying off debt.
Debt Management	When appropriate, we serve as an impartial intermediary with your creditors to help establish a reasonable and mutually acceptable repayment plan. In many cases, a Debt Management Plan can help reduce your interest rates, lower your monthly payments and eliminate collection calls.
Credit Report Review	Have an expert here at TRUSTIVO pull and review your credit report with you. You'll receive your current credit score, plus explanation and analysis of the items contained within your report.
Student Loan Counseling	Student loan debt can be impossible to manage if you're not aware of all the resources available to you. TRUSTIVO offers student loan counseling to help you understand your options and get your student loan debt under control.
Foreclosure Prevention	Is your home at risk of foreclosure? Our partners are approved by the US Department of Housing and Urban Development (HUD) to help you get back on track if you've fallen behind with your mortgage payments.
Reverse Mortgage Counseling	A reverse mortgage is a unique financial option for those ages 62 and older with little or no mortgage debt. Applications, however, are only accepted through approved agencies.

**Pre-Purchase Housing
Counseling**

Becoming a homeowner is an enormous undertaking and the financial ramifications extend beyond your new monthly mortgage payment. Our trained and certified counselors will help you understand the lending process and provide information to assist you in making important decisions for financing your home.

Bankruptcy Counseling

If you've made the decision to file for bankruptcy, we offer the counseling that's required before you can file. If you're simply considering bankruptcy and need additional information and resources, visit Bankruptcy.org.

Bankruptcy Education

Prior to completing the bankruptcy process, you must participate in a certified pre-discharge education program. Our certified counselors will help guide you through the final steps of the process.